Quarterly Financial Report

2nd QUARTER

Six months ended
August 31, 2012

Manitoba Public Insurance

Management Discussion and Analysis

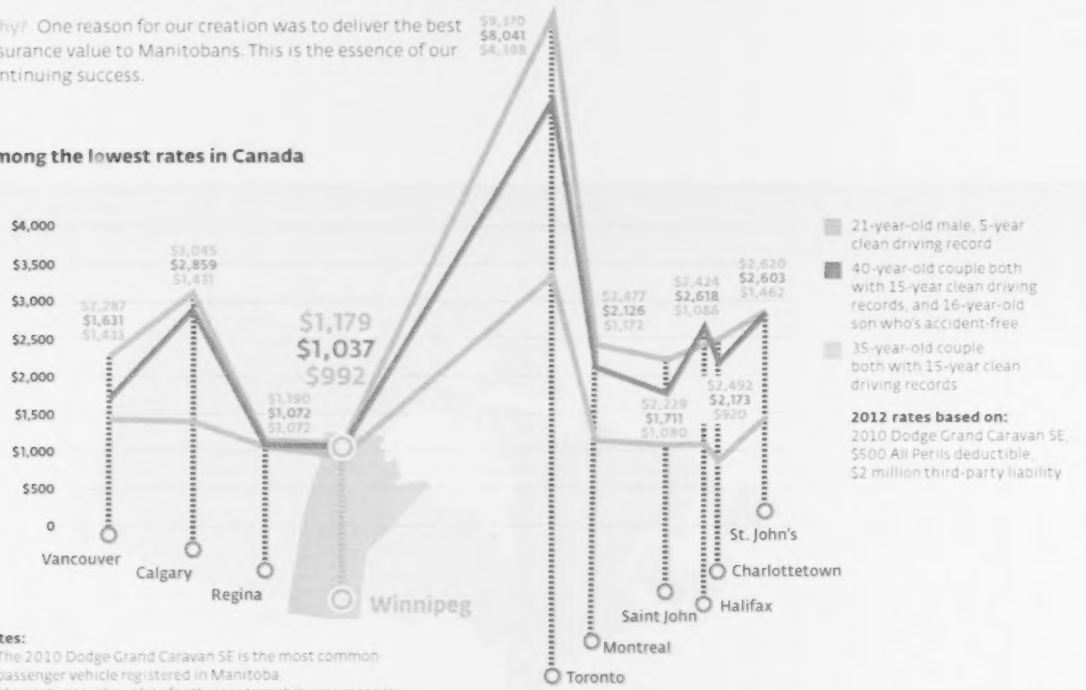
Management's discussion and analysis provides a review of the financial results and future outlook of Manitoba Public Insurance. It should be read in conjunction with the unaudited condensed interim financial statements and supporting notes for the second quarter ended August 31, 2012 included herein and the annual audited financial statements and supporting notes included in the Corporation's 2011 Annual Report. Certain information in this report may consist of forward-looking statements. These statements are based on various techniques and assumptions including predictions about future events which may not occur. Actual results could deviate significantly from the forward-looking statements.

Goal 1

Universally available mandatory protection against the cost of automobile accidents. Rates, on average, will be lower than those charged by private insurance companies for comparable coverage and service.

Why? One reason for our creation was to deliver the best insurance value to Manitobans. This is the essence of our continuing success.

Among the lowest rates in Canada



Notes:

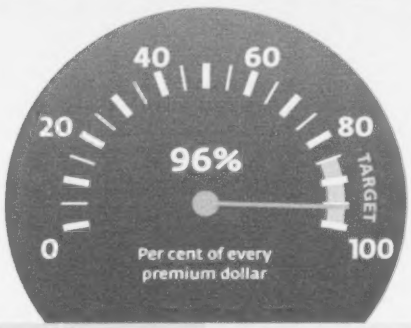
1. The 2010 Dodge Grand Caravan SE is the most common passenger vehicle registered in Manitoba.
2. Manitobans will pay less for their automobile insurance in 2012 than all major Canadian cities.

Goal 2

The Basic plan will return at least 85 per cent of premium revenue to Manitobans in the form of claims benefits.

Why? Over the long-term, returns within this range strike the right balance. We pay back to Manitobans substantially more of their premiums than would private insurers, while keeping a sound financial footing.

Premium returned for each dollar earned



Past results for the 12 months ending

79%	104%	121%	115%	125%	98%	100%	96%
Q3 · 10/11	Q4 · 10/11	Q1 · 11/12	Q2 · 11/12	Q3 · 11/12	Q4 · 11/12	Q1 · 12/13	Q2 · 12/13

Goal 3

Manitoba Public Insurance will be a leader in automobile insurance and vehicle and driver licensing, providing Manitobans with superior products, coverage and service.

Why? By measuring key performance indicators, we can track the public's view of our performance.

Corporate Performance Index

Past Results

3.7	3.7	3.6	3.5	3.7	3.6	3.6	3.6
Q3 · 10/11	Q4 · 10/11	Q1 · 11/12	Q2 · 11/12	Q3 · 11/12	Q4 · 11/12	Q1 · 12/13	Q2 · 12/13

Goal 4

Manitoba Public Insurance will provide service that is responsive, fair, courteous and convenient. Manitoba Public Insurance will meet customer service standards that are based on customer expectations.

Overall, how often we meet/exceed standards

Why? We value our customers and put their interests first. Also, Manitobans expect more from us than from private insurers, because Manitoba Public Insurance is their company. We believe their higher expectations are justified.

Past Results (in per cent)

96% Q3 · 10/11	95% Q4 · 10/11	96% Q1 · 11/12	95% Q2 · 11/12	97% Q3 · 11/12	96% Q4 · 11/12	97% Q1 · 12/13	97% Q2 · 12/13

Customer satisfaction in major operational areas

Physical Damage Claims

Past Results (in per cent)

88% Q3 · 10/11	87% Q4 · 10/11	86% Q1 · 11/12	85% Q2 · 11/12
88% Q3 · 11/12	87% Q4 · 11/12	90% Q1 · 12/13	89% Q2 · 12/13

Bodily Injury Claims

Past Results (in per cent)

75% Q3 · 10/11	77% Q1 · 11/12
81% Q3 · 11/12	83% Q1 · 12/13

Driver and Vehicle Licensing

Past Results (in per cent)

94% Q3 · 10/11	92% Q4 · 10/11	93% Q1 · 11/12	92% Q2 · 11/12
91% Q3 · 11/12	93% Q4 · 11/12	93% Q1 · 12/13	94% Q2 · 12/13

Insurance Operations Policyholder Transactions

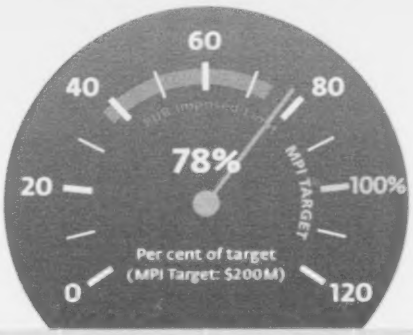
Past Results (in per cent)

92% Q3 · 10/11	93% Q4 · 10/11	93% Q1 · 11/12	91% Q2 · 11/12
90% Q3 · 11/12	91% Q4 · 11/12	90% Q1 · 12/13	93% Q2 · 12/13

Goal 5

Retained earnings and Rate Stabilization Reserve will be maintained within established target levels.

Basic Rate Stabilization Reserve

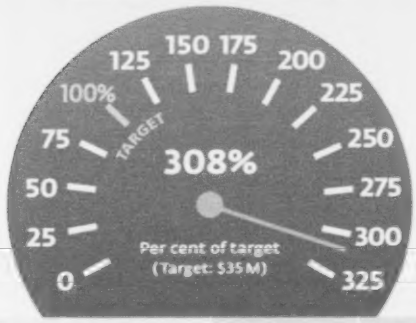


Why? Our long-term objective is to break even financially and to be financially self-sufficient. Maintaining the RSR within its target range helps us control rates when claim costs rise substantially. Manitobans deserve stable, affordable premiums over the long term.

Past Results (in per cent)

162% Q3 · 10/11	69% Q4 · 10/11	83% Q1 · 11/12	83% Q2 · 11/12	82% Q3 · 11/12	74% Q4 · 11/12	82% Q1 · 12/13	78% Q2 · 12/13

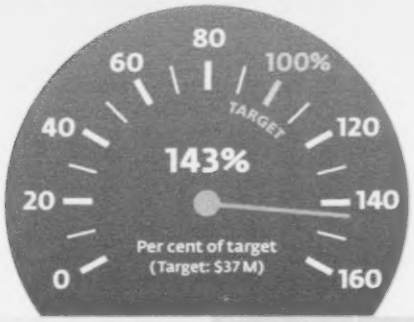
Extension Retained Earnings



Past Results (in per cent)

181% Q3 · 10/11	151% Q4 · 10/11	190% Q1 · 11/12	216% Q2 · 11/12
235% Q3 · 11/12	267% Q4 · 11/12	294% Q1 · 12/13	308% Q2 · 12/13

SRE Retained Earnings



Past Results (in per cent)

128% Q3 · 10/11	127% Q4 · 10/11	136% Q1 · 11/12	144% Q2 · 11/12
145% Q3 · 11/12	124% Q4 · 11/12	136% Q1 · 12/13	143% Q2 · 12/13

Goal 6

Manitoba Public Insurance will offer an environment and career opportunities that will encourage employees to strive for excellence. Our people will be treated with respect and fairness and their contributions will be recognized.

Why? We value our employees.

Level of employee satisfaction

Past Results

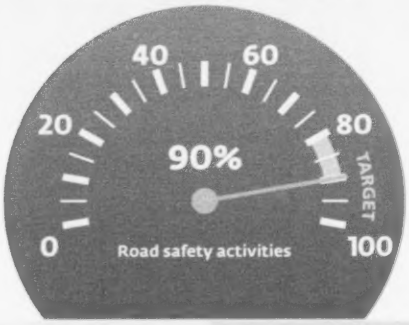
76 Q4 · 07/08	74 Q4 · 09/10	73 Q1 · 11/12

Goal 7

Manitoba Public Insurance will lead driver and vehicle safety initiatives that reduce risk and protect Manitobans, their streets and their neighbourhoods. Manitobans will recognize the Corporation is living its mission.

Why? Pursuing traffic safety and loss-prevention programs reflects our long standing commitment to the well-being of Manitobans and to affordable auto insurance. Manitobans have told us they support these efforts.

Public support for road safety



Past Results (in per cent)

90% Q2·09/10	91% Q4·09/10	90% Q4·10/11	90% Q4·11/12

Results of Operations

Manitoba Public Insurance reported net income of $21.2 million for the six months ended August 31, 2012 compared to net income of $34.2 million for the same period last year. This includes net income of $5.0 million (2011 – net income of $13.6 million) from the Basic insurance line of business. Net income decreased from the previous year by $13.1 million due to:

i) an increase in earned revenues of $10.8 million;
ii) offset by an increase in claims cost of $1.3 million and an increase in total expenses $6.1 million;
iii) a decline in investment income of $27.5 million due mainly to unrealized loss on Fair Value Through Profit or Loss bonds;
iv) a one-time gain on disposal of property of $3.2 million in 2011/12; and
v) 2011 reflected a surplus distribution of $14.3 million.

Current Year and Last Year

Total earned revenues for the six months increased from the previous year by $10.8 million. This increase is primarily attributed to motor vehicle earned revenues which increased by $6.6 million or 1.5% due mainly to increases in the number and value of vehicles insured. Revenue from drivers' premiums also increased during the six months by $2.3 million.

Claims costs for the six months ended August 31, 2012 increased by $1.3 million compared to last year due primarily to physical damage claims incurred that increased by $8.6 million offset by a decrease in injury claims liabilities. Increase in severity of physical damage claims contributed to the increase in claims costs.

Total other expenses, including operating, commissions, premium taxes and regulatory/appeal, were $110.4 million, an increase of $6.1 million compared to last year. This is primarily due to compensation increases of $3.2 million and higher pension costs of $1.0 million.

On December 2, 2011 the Public Utilities Board released its ruling on Manitoba Public Insurance's rate application for the 2012/13 fiscal year. Effective March 1, 2012, overall Basic compulsory insurance premiums decreased by an average of 8.0 per cent. Average premiums decreased by 8.0 per cent for owners of private passenger vehicles, 8.8 per cent for commercial vehicles and 10.8 percent for the motorcycle major class. The ruling means that Manitoba Public Insurance has held the line or reduced auto insurance rates 13 of the last 14 years, without lowering service or reducing coverage.

Retained Earnings

Retained earnings of $394.7 million (2011 - $384.5million) are comprised of $218.7 million for Basic insurance (2011 - $219.1 million) and $176.0 million for non-Basic lines (2011 - $165.4 million). The Basic insurance retained earnings are allocated to the Rate Stabilization Reserve ($155.7 million) and excess retained earnings ($63.0 million). The non-Basic lines retained earnings are allocated to retained earnings $160.8 million and the Extension Development Fund (EDF) $15.2 million.

From its inception in 2007 to current, $91.7 million has been appropriated from Extension retained earnings ($33.3 million) and Special Risk Extension ($58.4 million) to fund the EDF projects undertaken to maximize the opportunities presented by the 2004 merger of Manitoba Public Insurance and the Division of Driver and Vehicle Licensing. Activity for the six months ended August 31, 2012 has reduced the EDF by $5.5 million to $15.2 million.

Outlook

The Corporation remains committed to achieving its seven Corporate goals. Actual results will be monitored, and corrective actions taken when necessary, to ensure that expected outcomes are realized.

Manitoba Public Insurance is seeking to continue its record of long-term rate stability. In its 2013/14 Basic insurance rate application, filed with the Public Utilities Board on June 15, 2012, the Corporation is recommending no overall increase in Basic insurance rates compared to the previous year. In addition the Public Utilities Board in its last order indicated it would revisit the methodology used to determine the RSR target. If the PUB adopts the approach recommended by the corporation, the RSR is expected to be within this target at year end. The PUB is expected to rule on the application in the fourth quarter of the fiscal year.

While the proposal calls for average rates to remain stable, rates for individual drivers may change based on their driving record, the type of vehicle they drive, the vehicle use and where they live. With the proposed changes MPI will continue to have the lowest basic auto insurance rates of any major city in Canada.

Current projections indicate the Corporation is expected to realize a net loss of approximately $8.4 million during the current fiscal year.

Condensed Interim Financial Statements

Condensed Interim Statement of Financial Position

(Unaudited - in thousands of Canadian dollars)	*Notes*	August 31, 2012	February 29, 2012
Assets			
Cash and investments	*5*	1,554,630	1,550,606
Equity investments	*5*	495,594	502,675
Investment property	*5*	200,744	190,990
Due from other insurance companies		1,575	2,545
Accounts receivable		309,618	304,155
Prepaid expenses		161	996
Deferred policy acquisition costs		39,652	40,547
Reinsurers' share of unearned premiums		7,531	3,340
Reinsurers' share of unpaid claims		32,905	31,291
Property and equipment		123,254	123,266
Deferred development costs		40,058	36,799
		2,805,722	2,787,210
Liabilities			
Due to other insurance companies		5,905	5,791
Accounts payable and accrued liabilities		47,244	57,849
Financing lease obligation		4,520	4,536
Unearned premiums and fees		459,840	479,592
Provision for employee current benefits		20,408	21,109
Provision for employee future benefits		309,559	301,261
Provision for unpaid claims	*4*	1,521,280	1,485,445
		2,368,746	2,355,583
Equity			
Retained Earnings			
Basic Insurance Retained Earnings			
Rate Stabilization Reserve		155,700	155,700
Retained Earnings		63,006	57,983
		218,706	213,683
Non-Basic Retained Earnings			
Retained Earnings		160,772	139,060
Extension Development Fund		15,220	20,769
		175,992	159,829
		394,698	373,512
Accumulated Other Comprehensive Income		42,278	58,115
Total Equity		436,976	431,627
		2,805,722	2,787,210

The accompanying notes are an integral part of these financial statements.

Condensed Interim Statement of Operations

(Unaudited - in thousands of Canadian dollars)	Notes	Three months ended August 31, 2012	Three months ended August 31, 2011	Six months ended August 31, 2012	Six months ended August 31, 2011
Earned Revenues					
Gross premiums written		229,787	232,705	488,692	498,337
Premiums ceded to reinsurers		-	(2)	(12,434)	(3,992)
Net premiums written		229,787	232,703	476,258	494,345
(Increase) decrease in gross earned premiums		19,570	12,310	(374)	(20,697)
Increase (decrease) in reinsurers' share of unearned premiums		(4,112)	(3,733)	4,191	(3,470)
Net premiums earned		245,245	241,280	480,075	470,178
Service fees & other revenue		6,823	6,001	13,200	11,705
The Drivers and Vehicles Act operations recovery		6,975	8,125	13,950	14,542
Total Earned Revenues		259,043	255,406	507,225	496,425
Claims Costs					
Direct claims incurred		196,639	209,796	364,631	366,924
Claims incurred ceded to reinsurers		(1,832)	(2,269)	(2,176)	(4,491)
Net claims Incurred		194,807	207,527	362,455	362,433
Claims Expense		29,868	29,512	59,665	59,212
Loss prevention/Road safety		4,668	4,237	7,745	6,960
Total Claims Costs		229,343	241,276	429,865	428,605
Expenses					
Operating		29,849	27,283	58,104	52,441
Commissions		18,166	18,306	36,101	36,617
Premium taxes		7,481	6,832	14,650	13,811
Regulatory/Appeal		770	784	1,585	1,443
Total Expenses		56,266	53,205	110,440	104,312
Underwriting income (loss)		(26,566)	(39,075)	(33,080)	(36,492)
Investment income	6	17,648	46,410	54,266	81,789
Gain (loss) on disposal of property		-	127	-	3,214
Net income (loss) from annual operations		(8,918)	7,462	21,186	48,511
Surplus distribution		-	(17,420)	-	(14,266)
Net income (loss) after surplus distribution		(8,918)	(9,958)	21,186	34,245

Condensed Interim Statement of Comprehensive Income (Loss)

(Unaudited - in thousands of Canadian dollars)	Three months ended August 31, 2012	Three months ended August 31, 2011	Six months ended August 31, 2012	Six months ended August 31, 2011
Net income (loss) after surplus distribution	(8,918)	(9,958)	21,186	34,245
Other Comprehensive Income (Loss)				
Unrealized gains (losses) on Available for Sale assets	20,256	(56,505)	(11,116)	(61,911)
Reclassification of net realized (gains) losses related to Available for Sale assets	(2,098)	(2,441)	(4,721)	(4,056)
Other Comprehensive Income (Loss) for the period	18,158	(58,946)	(15,837)	(65,967)
Total Comprehensive Income (Loss)	9,240	(68,904)	5,349	(31,722)

The accompanying notes are an integral part of these financial statements.

Condensed Interim Statement of Changes in Equity

(Unaudited - in thousands of Canadian dollars)	Basic			Non-Basic		Corporate		
	Rate Stabilization Reserve (RSR)	Retained Earnings (B-RE)	IT Optimization Fund (ITOF)	Retained Earnings (NB-RE)	Extension Development Fund (EDF)	Retained Earnings	Accumulated Other Comprehensive Income	Equity
Balance as at March 1, 2011	140,525		65,000	101,457	43,227	350,209	83,552	433,761
Net income for the period		13,566		20,679		34,245		34,245
Other comprehensive income (loss) for the period							(65,967)	(65,967)
Transfer between RSR & B-RE	13,475	(13,475)						
Transfer between B-RE & ITOF		169	(169)					
Transfer between NB-RE & EDF				6,762	(6,762)			
Balance as at August 31, 2011	154,000	260	64,831	128,898	36,465	384,454	17,585	402,039
Balance as at March 1, 2012	155,700	57,983		139,060	20,769	373,512	58,115	431,627
Net income for the period		5,023		16,163		21,186		21,186
Other comprehensive income (loss) for the period							(15,837)	(15,837)
Transfer between NB-RE & EDF				5,549	(5,549)			
Balance as at August 31, 2012	155,700	63,006		160,772	15,220	394,698	42,278	436,976

The accompanying notes are an integral part of these financial statements.

Condensed Interim Statement of Cash Flows

(Unaudited - in thousands of Canadian dollars)	Notes	For the six months ended August 31, 2012	August 31, 2011
Cash Flows from (to) Operating Activities:			
Net income (loss) after surplus distribution		21,186	34,245
Non-cash items:			
Depreciation of property and equipment		3,394	3,424
Amortization of deferred development costs		4,415	3,909
Amortization of bond discount and premium		2,491	2,553
(Gain) loss on sale of investments		(20,111)	(14,698)
Unrealized (gain) loss on Fair Value Through Profit or Loss bonds		5,376	(28,547)
Unrealized (gain) loss on investment in real estate		(10,163)	(4,479)
Write-down of investments		45	
		6,633	(3,593)
Net change in non-cash balances:			
Due from other insurance companies		969	9,218
Accounts receivable and prepaid expenses		(4,628)	(8,443)
Deferred policy acquisition costs		895	217
Reinsurers' share of unearned premiums and unpaid claims		(5,805)	1,185
Due to other insurance companies		114	(5,591)
Accounts payable and accrued liabilities		(10,605)	(308,468)
Unearned premiums and fees		(19,751)	594
Provision for employee current benefits		(701)	(408)
Provision for employee future benefits		8,298	8,408
Provision for unpaid claims		35,836	42,640
		4,622	(260,648)
		11,255	(264,241)
Cash Flows from (to) Investing Activities:			
Purchase of investments		(548,544)	(633,276)
Proceeds from sale of investments		491,726	917,920
Acquisition of property and equipment net of proceeds from disposals		(3,382)	(1,981)
Financing lease obligation		(26)	(24)
Deferred development costs incurred		(7,674)	(3,292)
		(67,900)	279,347
Increase (decrease) in Cash and Short-Term Investments		(56,645)	15,106
Cash and short-term investments beginning of year		135,888	65,556
Cash and Short-Term Investments end of year	5	79,243	80,662

The accompanying notes are an integral part of these financial statements.

Notes to Financial Statements

1) Status of the Corporation

The Manitoba Public Insurance Corporation (the "Corporation") was incorporated as a Crown Corporation under *The Automobile Insurance Act* in 1970. In 1974, *The Automobile Insurance Act* was revised and became *The Manitoba Public Insurance Corporation Act* (Chapter A180 of the continuing consolidation of the Statutes of Manitoba). In 1988, the Act was re-enacted in both official languages as Chapter P215 of the Statutes of Manitoba. The address of the Corporation's registered office is 234 Donald Street, Winnipeg, Manitoba.

Under the provisions of its Act and regulations, the Corporation operates an automobile insurance division and a discontinued general insurance division. The lines of business for the automobile insurance division provide for basic universal compulsory automobile insurance, extension and special risk coverages. For financial accounting purposes, the lines of business for the automobile insurance division and the discontinued general insurance division are regarded as separate operations and their revenues and expenses are allocated on a basis described in the summary of significant accounting policies. For financial reporting purposes, due to the immateriality of the financial results of the discontinued general insurance operations, the operations are reported as part of the Special Risk Extension line of business. The basic universal compulsory automobile insurance line of business rates are approved by the Public Utilities Board of Manitoba.

Under *The Drivers and Vehicles Act*, the Corporation is responsible for operations pertaining to driver safety, vehicle registration and driver licensing, including all related financial, administrative and data processing services.

2) Basis of Reporting

Statement of Compliance

The financial statements of the Corporation are in such form as prescribed by Section 43(1) of *The Manitoba Public Insurance Corporation Act* and are presented in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB).

Basis of Presentation

The Corporation presents its Statement of Financial Position broadly in order of liquidity.

These statements are presented in thousands of Canadian dollars except as otherwise specified.

Seasonality

The automobile insurance business, that reflects the primary business of the Corporation, is seasonal in nature. While net premiums earned are generally stable from quarter to quarter, underwriting income is typically highest in the first and second quarter of each year and lowest in the fourth quarter of each year. This is driven mainly by weather conditions which may vary significantly between quarters.

Basis of Measurement

The Corporation prepares its financial statements as a going concern, using the historical cost basis, except for financial instruments. Measurement of the financial instruments is detailed in Note 4 of the 2011 Annual Report.

Estimates and Judgments

The preparation of financial statements requires management to make estimates and judgments that affect the reported amounts of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from these estimates.

3) Summary of Significant Accounting Policies

Refer to the 2011 Annual Report for a summary outlining those accounting policies followed by the Corporation that have a significant effect on the condensed interim financial statements.

4) Provision for Unpaid Claims

The provision for unpaid claims, including adjustment expenses, represents an estimate for the full amount of all costs and the projected final settlement of claims incurred.

The provision for unpaid claims, including adjustment expenses, is subject to variability. This variability is related to future events that arise from the date the loss was reported to the ultimate settlement of the claims. Accordingly, short-tail claims such as physical damage claims tend to be more reasonably predictable than long-tail claims such as Personal Injury Protection Plan (PIPP) and public liability claims. Factors such as the receipt of additional claims information during the claims settlement process, changes in severity and frequencies of claims from historical trends, and effects of inflationary trends contribute to this variability.

The determination of the provision for unpaid claims, including adjustment expenses, relies on judgment, analysis of historical claim trends, investment rates of return and expectation on the future development of claims. The process of establishing this provision necessarily involves risks which could cause the actual results to deviate, perhaps substantially, from the best determinable estimate.

5) Cash and Investments

Cash consists of cash net of cheques issued in excess of amounts on deposit. There is no amount held in trust on behalf of other insurance companies included in cash and short-term investments (2011 – nil).

Short-term investments have a total principal amount of $87,377,000 (2011 - $66,906,000) comprised of provincial short-term deposits with effective interest rates of 0.93% (2011 - 0.80%), with interest receivable at varying dates.

The Corporation has an unsecured operating line of credit with its principal banker in the amount of $5.0 million. There were no drawdowns against this line of credit at August 31, 2012.

Cash and Investments

(Unaudited – in thousands of Canadian dollars)

	Financial Instruments				
August 31, 2012	Classified as Available for Sale	Classified as Held to Maturity	Classified as Fair Value Through Profit or Loss	Non-Financial Instruments	Total Carrying Value
Cash and short-term investments	79,243				79,243
Bonds					
Federal			80,409		80,409
Manitoba:					
Provincial			259,684		259,684
Municipal		17,295	47,157		64,452
Hospitals			12,295		12,295
Schools		519,122			519,122
Other provinces:					
Provincial			411,927		411,927
Municipal			59,030		59,030
Corporations			48,244		48,244
		536,417	918,746		1,455,163
Other investments	5,149				5,149
Infrastructure			15,076		15,076
	5,149		15,076		20,225
Cash and investments	84,392	536,417	933,822		1,554,631
Equity investments	495,593				495,593
Investment property			164,249	36,495	200,744
	579,985	536,417	1,098,071	36,495	2,250,968

(Unaudited – in thousands of Canadian dollars)

	Financial Instruments				
August 31, 2011	Classified as Available for Sale	Classified as Held to Maturity	Classified as Fair Value Through Profit or Loss	Non-Financial Instruments	Total Carrying Value
Cash and short-term investments	80,662				80,662
Bonds					
Federal			52,040		52,040
Manitoba:					
Provincial			307,641		307,641
Municipal		20,068	38,037		58,105
Hospitals			12,773		12,773
Schools		479,041			479,041
Other provinces:					
Provincial			424,764		424,764
Municipal			31,220		31,220
Corporations			47,573		47,573
		499,109	914,048		1,413,157
Other investments	6,898				6,898
Infrastructure			11,000		11,000
	6,898		11,000		17,898
Cash and investments	87,560	499,109	925,048		1,511,717
Equity investments	471,016				471,016
Investment property			116,210	37,312	153,522
	558,576	499,109	1,041,258	37,312	2,136,255

6) Investment Income

(Unaudited – in thousands of Canadian dollars)	August 31, 2012	August 31, 2011
Interest income	25,070	28,823
Gain (loss) on sale of Fair Value Through Profit or Loss bonds	15,346	10,642
Unrealized gain (loss) on Fair Value Through Profit or Loss bonds	(5,376)	28,547
Unrealized gain (loss) on investment property	10,163	4,479
Gain (loss) on infrastructure investments	195	308
Dividend income	5,585	6,231
Gain (loss) on sale of equities	4,769	4,056
Gain (loss) on foreign exchange		(1)
Income from investment property	1,279	1,235
Write-down of investments	(45)	
Investment management fees	(2,720)	(2,530)
Total	54,266	81,790

7) Employee Future Benefits

The total benefits costs included in expenses are as follows:

(Unaudited – in thousands of Canadian dollars)	August 31, 2012	August 31, 2011
Pension benefits	11,552	10,463
Other post-employment benefits	1,070	993
Total	12,622	11,456

8) Depreciation and Amortization

The total depreciation and amortization included in expenses are as follows:

(Unaudited – in thousands of Canadian dollars)	August 31, 2012	August 31, 2011
Amortization – Deferred Development	4,414	3,909
Depreciation – Property and equipment	3,394	3,424

Manitoba Public Insurance Locations

Customer Service

Winnipeg
Tel: 204-985-7000

Outside Winnipeg
Tel: 800-665-2410

Deaf Access TTY/TDD
Tel: 204-985-8832

Out-of-Province Claims
Tel: 800-661-6051

Administrative Offices

Winnipeg
234 Donald Street
Box 6300
R3C 4A4

Brandon
731–1st Street
R7A 6C3

Service Locations

Winnipeg Service Centres

15 Barnes Street
40 Lexington Park
1284 Main Street
930 St. Mary's Road
125 King Edward Street East
1103 Pacific Avenue
420 Pembina Highway

cityplace

Service Centre – Main Floor
ID Verification and Data Integrity
Rehabilitation
Management Centre
Serious and Long-Term
Case Management Centre
Bodily Injury Centre
234 Donald Street

Physical Damage Centre

Holding Compound/Receiving
Salvage
Commercial Claims
1981 Plessis Road

Arborg

Service Centre
323 Sunset Boulevard

Beausejour

Service Centre
848 Park Avenue

Brandon

Service Centre
731–1st Street

Dauphin

Service Centre
217 Industrial Road

Flin Flon

Claim Centre
8 Timber Lane

Portage la Prairie

Claim Centre
2007 Saskatchewan
Avenue West

Driver and Vehicle
Licensing Centre
25 Tupper Street North

Selkirk

Service Centre
1008 Manitoba Avenue

Steinbach

Claim Centre
91 North Front Drive

Service Centre
165 Park Road West
Clearspring Village Mall, Unit 2

Swan River

Claim Centre
125-4th Avenue North

The Pas

Claim Centre
424 Fischer Avenue

Thompson

Service Centre
53 Commercial Place

Winkler

Service Centre
355 Boundary Trail

For more information contact:

Manitoba Public Insurance
Corporate Communications
Room 820, 234 Donald Street
P.O. Box 6300
Winnipeg, MB R3C 4A4

Manitoba
Public Insurance